IN THE SPECIFICATION

Please insert the following paragraph at page 1, line 5:

This a divisional application of U.S. Application Serial No. 10/023,768 filed on December 21, 2001, now allowed.

Please replace the paragraph beginning at page 16, line 20, with the following rewritten paragraph:

2 weight portions of naphthenic acid zirconium <u>salt</u> having 49 weight % of nonvolatile portion (Dainippon Ink and Chemicals, Incorporated) were added to 100 weight portions of the colored resin dispersed liquid, whereby a concentrated liquid developer having solid portion of about 10 weight % was obtained. The concentrated liquid developer was diluted to be about 10 times by adding ISOPERL[®] (Exxon Chemical Ltd.), whereby a cyan liquid developer was obtained. The cyan liquid developer had zeta potential of about +85 mV (measured by a zeta electrical potential measuring apparatus) and a volume mean particle diameter of about 5 μm (measured by a diameter measuring apparatus).